What happens if I qualify for benefits?

You will receive a letter from your local FIA office telling you what benefits you qualify for.

You may see your monthly Social Security payment increase because the state pays your premiums.

If you qualify to have Medicaid pay your Medicare premiums, co-insurance and deductibles, you will receive a Medicaid ID card in the mail for each month. Use this card for co-insurance charges and deductibles. You will also see an increase in your Social Security payment.

It usually takes about four months to see a change in your monthly Social Security payment. You will get a refund for premiums you pay during that time.

Appeals

If you wish to appeal the decision about whether you qualify, call **1-800-642-3195**. This call is free.

Get the most out of life by getting the most out of health care.



MDCH is an Equal Opportunity Employer, Services and Programs Provider. 100,000 printed at 5.4 cents each with a total cost of \$5,406.

MDCH 769 (2/03)

Call 1-800-772-1213 to find out how to save at least \$704 a year on health care.

Learn about Medicare Assistance Programs that can put money back in your pocket.

There are programs that can save up to \$704.40 in Medicare expenses each year for millions of people who qualify. Many people use the extra money to help pay for living expenses or prescription drugs.

Lots of people have qualified for the programs and are now saving money. But more than half of the people who can get this money never even apply. Are you one of them?

How do I qualify?

You may qualify for help to pay your Medicare expenses if you are elderly or disabled, with low income and limited assets.



To get these savings, you must have, or have applied for, Medicare Part A, also known as hospital insurance. If you're not sure, look on your red, white and blue Medicare insurance card or call Social Security toll-free at 1-800-772-1213 to ask.

These payments are based on your income and your assets. To qualify, you must have:

- Monthly income below \$1,036 and assets worth less than \$4,000 as a single person, or
- Monthly income below \$1,390 and assets worth less than \$6,000 as a married couple.

How Much Can I Save?

Depending on your income, assets, and other factors, you could save a lot and still get all the coverage you're eligible for. Here's what you could save:

- You could save as much as \$704.40 a year on your premium for Medicare Part B medical insurance. This program may pay some or all of your \$58.70 monthly premium.
- You could save the \$100 annual Part B deductible.
- You could save 20 percent of approved costs that you would usually have to pay after you reach the annual Part B deductible.

How to Apply

It's very important to call if you think you qualify for any of these savings — even if you are not sure.

Call your local Family Independence Agency (FIA) office. You can find the number in the telephone book under "County government" or "State government."

FIA will send you an application. To find out if you qualify, complete the application and return it to your local FIA office. You may apply for these benefits by mail — you do not have to go into the local FIA office.

Your income and assets will be reviewed after you complete the application. After your application is reviewed, you will be told if you can use any of these programs.

When you apply, you may have to provide proof of the following:

- Your income
- Your assets

Examples of income that is counted include:

- Social Security benefits
- Pensions
- Wages
- Interest payments
- Dividends

Not all assets are counted. The most common assets that are counted include:

- Cash
- Savings and checking accounts
- · Certificates of deposit
- U.S. savings bonds

When you're figuring out your assets, do not include:

- A home you live in
- A car
- Burial space
- Personal belongings and household goods
- Life insurance, if the face value is \$1,500 or less